

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

## 0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

Case No.: 16-13321-RG

PAULETTE WRIGHT,

Judge: GAMBARDELLA

**Debtor(s)**

## Chapter 13 Plan and Motions

Original       Modified/Notice Required      Date: November 16, 2018  
 Motions Included       Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

## YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

## THIS PLAN:

DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST.  
SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: ADW

Initial Debtor: PW

Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 85.00 per month to the Chapter 13 Trustee, starting on March 1, 2016 for approximately 36 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

Loan modification with respect to mortgage encumbering property:

Description: 185 Dodd Street, East Orange, New Jersey 07017

Proposed date for completion: March 31, 2019

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection  NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 1250.00
DOMESTIC SUPPORT OBLIGATION	ADMINISTRATIVE	\$0.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
NONE	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.	\$0.00	\$0.00

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:  NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
PNC BANK, N.A.	1st mortgage secured to real estate located at 185 Dodd Street, East Orange, New Jersey 07017	\$7,300.00 estimated	N/A	\$2,500.00 remainder to be paid via loan modification	\$2,797.66 subject to contractual changes of payment amount

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:  NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:  NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments  NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
M & T Bank, N.A	Debtor's residence located at 185 Dodd Street, East Orange, NJ	\$15,000.00 second mortgage  \$16,000.00 third mortgage	\$125,000.00 at time of petition filing	\$170,848.00  \$185,848.00	\$0.00. none. to be wholly stripped off.  \$0.00. none. to be wholly stripped off.	N/A  N/A	\$0.00  \$0.00
City of East Orange, New Jersey							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender  NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan  NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:  NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims  NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

Not less than \$ \_\_\_\_\_ to be distributed *pro rata*  
 Not less than \_\_\_\_\_ percent  
 *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases  NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions  NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).  NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
New Jersey Anesthesia	Debtor's primary residence located at 185 Dodd Street, East Orange, New Jersey 07017	Civil judgment	\$1,000.00	\$125,000.00 at time of petition filing	\$1,000.00	\$201,848.00	\$1,000.00

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.  NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
M & T Bank, N.A  City of East Orange, New Jersey	Debtor's primary residence located at 185 Dodd Street, East Orange, New Jersey 07017	Liens were already stripped off in order confirming plan that was granted and filed January 20, 2017	\$125,000.00 at time of petition filing  \$125,000.00 at time of petition filing	PNC Bank, N.A.'s first mortgage lien  PNC Bank, N.A.'s first mortgage lien and M & T Bank, N.A.'s second mortgage lien	\$0.00. no value.  \$0.00. no value.	Completely unsecured. Entire lien to be completely and totally stripped off.  Completely unsecured. Entire lien to be completely and totally stripped off.

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.  NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- Upon confirmation
- Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

1) Ch. 13 Standing Trustee commissions

2) Debtor's counsel, Avram D. White, Esq

3) PNC Bank, N.A

4) Unsecured Creditors

**d. Post-Petition Claims**

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification  NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: SEPTEMBER 21, 2017.

Explain below <b>why</b> the plan is being modified: To address expired loan modification date	Explain below <b>how</b> the plan is being modified: To extend deadline for debtor to obtain a loan modification
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Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes  No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: November 16, 2018

/s/ PAULETTE WRIGHT

Debtor

Date: \_\_\_\_\_

Joint Debtor

Date: November 16, 2018

/s/ AVRAM D. WHITE

Attorney for Debtor(s)

In re:  
Paulette M Wright  
Debtor

Case No. 16-13321-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf901

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Total Noticed: 84

Date Rcvd: Nov 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2018.

db +Paulette M Wright, 185 Dodd Street, East Orange, NJ 07017-2105  
516016927 +Advantage Assets II Inc, Attn: Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
516016928 +Atlantic Health Employees FEDCU, 99 Beauvoir Avenue, PO Box 220, Summit, NJ 07902-0220  
516016929 +Atlantic Health Employees FEDCU, 100 Madison Avenue, Morristown, NJ 07960-6136  
516016930 +Atlantic Health Systems FCU, 90 Beauvoir Avenue, Summit, NJ 07901  
516016931 +Chase Bank USA, PO Box 15922, Wilmington, DE 19850-5922  
516016932 +Chase Bank USA, NA, PO Box 15922, For Notice Only, Wilmington, DE 19850-5922  
516016933 +Chase Bank USA, NA, PO Box 15922, Wilmington, DE 19850-5922  
516016934 +Chase Home Finance, PO Box 961227, Fort Worth, TX 76161-0227  
516016935 Chase Home Finance LLC, PO Box 44090, Jacksonville, FL 32231-4090  
516016936 +Chase Home Finance, LLC, 10790 Rancho Bernardo Road, San Diego, CA 92127-5705  
516016939 +City of East Orange, 44 City Hall Plaza, East Orange, NJ 07018-4500  
516016938 +City of East Orange, Water Department, 99 Grove St., East Orange, NJ 07018-4197  
516016937 City of East Orange, Tax Collector, City Hall, East Orange, NJ 07019  
516261126 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657  
516016945 +Department Stores National Bank Macy's, 9111 Duke Blvd, Mason, OH 45040-8999  
516099399 +East Orange Water Commission, 99 S. Grove St., East Orange, NJ 07018-4108  
516016948 M & T Bank, One M & T Plaza, 8th Floor, Buffalo, NY 14203-2399  
516016949 M & T Bank, attn: Computershare, PO Box 30170, College Station, TX 77842-3170  
516016952 +M&T Credit Corp., PO Box 4006, Buffalo, NY 14240-4006  
516016953 New Jersey Anesthesia Assoc., PO Box 0037, Florham Park, NJ 07932-0037  
516016954 +New Jersey Anesthesia Associates, Attn: Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
516016955 +Officer Tara Balanche, Essex County Sheriff's Office, 50 West Market Street, ref number #15008865 DJ 163173-15), Newark, NJ 07102-1607  
516016956 Overlook Hospital Employees Federal Cred, 99 Beauvoir Avenue, PO Box 220, Summit, NJ 07902-0220  
516016957 +Overlook Hospital Employees Federal Cred, Attn: Mr. Stephen Edwards, Esq., 59 Forrest Rd., PO Box 321, Mount Freedom, NJ 07970-0321  
516016963 +PNC Bank, PO Box 747024, Pittsburgh, PA 15274-7024  
516016961 +PNC Bank, 300 Bellevue Parkway, Wilmington, DE 19809-3704  
516016960 PNC Bank, PO Box 15397, Wilmington, DE 19886-5397  
516016964 PNC Bank, Deposit Recovery Unit, 330 Gaither Street, Louisville, KY 40202  
516016962 PNC Bank, 300 Guthrie Street, Louisville, KY 40202  
516016965 +PNC Bank N.A., 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
516273984 +PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, Ohio 45342-5421  
516016966 +PNC Mortgage, PO Box 8703, Dayton, OH 45401-8703  
516016967 +PNC Mortgage Servicing, Attn: Bankruptcy Department, 3232 Newmark Dr, Miamisburg, OH 45342-5433  
516016968 PNC National Bank of NJ, PO Box 8310, Philadelphia, PA 19101  
516261848 +Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
516016974 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
516016981 +Superior Court of New Jersey, Essex County, 465 Martin Luther King Jr. Blvd, Newark, NJ 07102-1774  
516016979 +Superior Court of New Jersey, Essex County Special Civil Part, 465 Martin Luther King Jr. Avenue, For Notice Only (DC 005030 15), Newark, NJ 07102-1735  
516016980 +Superior Court of New Jersey, Essex County Special Civil Part, 465 Martin Luther King Jr. Avenue, For Notice Only (DC 028983-09), Newark, NJ 07102-1735  
516016976 +Superior Court of New Jersey, Essex County, 50 W. Market Street, For Notice Only (DC 005030 15), Newark, NJ 07102-1607  
516016978 +Superior Court of New Jersey, Essex County, 50 W. Market Street, For Notice Only (DC 028983-09), Newark, NJ 07102-1607  
516016977 +Superior Court of New Jersey, Essex County, 50 W. Market Street, For Notice Only (L 012262 98), Newark, NJ 07102-1607  
516016989 +TD Bank USA/ Target Credit Card, 3701 Wayzata Blvd, Minneapolis, MN 55416-3401  
516016984 +Target, PO Box 59317, Minneapolis, MN 55459-0317  
516016985 Target Credit Card, PO Box 660170, Dallas, TX 75266-0170  
516016986 Target Credit Services, Retailers National Bank, PO Box 1581, Minneapolis, MN 55440-1581  
516016987 +Target National Bank, PO Box 59317, Minneapolis, MN 55459-0317

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 21 2018 00:16:19 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 21 2018 00:16:15 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
cr E-mail/Text: susan.mcnulty@atlantichealth.org Nov 21 2018 00:15:44 Atlantic Health EFCU, 99 Beauvoir Avenue, Summit, NJ 07901-3533  
516016926 E-mail/Text: ebn@ltdfin.com Nov 21 2018 00:15:45 Advantage Assets II Inc, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074

District/off: 0312-2

User: admin  
Form ID: pdf901

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Total Noticed: 84

Date Rcvd: Nov 20, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

516057999 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 21 2018 00:20:48  
American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848,  
Oklahoma City, OK 73124-8848  
516137532 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 21 2018 00:20:47  
American InfoSource LP as agent for, Verizon, PO Box 248838,  
Oklahoma City, OK 73124-8838  
516016940 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 21 2018 00:16:02  
PO Box 183003, Columbus, OH 43218-3003  
516016941 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 21 2018 00:16:03  
PO Box 182789, Columbus, OH 43218-2789  
516016942 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 21 2018 00:16:03  
PO BOX 183789, Columbus, OH 43218-2789  
516016943 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 21 2018 00:16:03  
Comenity Bank/Victoria's Secret, Po Box 182789, Columbus, OH 43218-2789  
516016944 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 21 2018 00:16:03  
3100 Easton Square Pl, Columbus, OH 43219-6232  
516016946 +E-mail/Text: camanagement@mtb.com Nov 21 2018 00:15:45  
West 80 Century Road, For Notice Only, Paramus, NJ 07652-1437  
516016947 +E-mail/Text: camanagement@mtb.com Nov 21 2018 00:15:45  
W. 80 Century Rd., Paramus, NJ 07652-1437  
516016950 +E-mail/Text: camanagement@mtb.com Nov 21 2018 00:15:45  
Buffalo, NY 14240-1288  
516016951 E-mail/Text: camanagement@mtb.com Nov 21 2018 00:15:45  
Default Servicing, 6th Floor, PO Box 840, Buffalo, NY 14240  
516101322 E-mail/Text: camanagement@mtb.com Nov 21 2018 00:15:45  
Buffalo, NY 14240-0840  
516172947 +E-mail/Text: bankruptcydp@mcmg.com Nov 21 2018 00:16:15  
P.O. Box 2011, Warren, MI 48090-2011  
516016969 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 21 2018 00:20:42  
Portfolio Recovery Associates, 120 Corporate Blvd Ste 1, Norfolk, VA 23502  
516016971 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 21 2018 00:21:56  
Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541  
516016970 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 21 2018 00:20:41  
Portfolio Recovery Associates, Riverside Commerce Center, 120 Corporate Center,  
Suite 100, Norfolk, VA 23502  
516171440 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 21 2018 00:20:41  
Portfolio Recovery Associates, LLC, c/o Synchroly Bank, POB 41067, Norfolk VA 23541  
516016958 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 21 2018 00:20:45  
Pinnacle Credit Service, Po Box 640, Hopkins, MN 55343-0640  
516016959 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 21 2018 00:20:47  
Pinnacle Credit Services, PO Box 640, Hopkins, MN 55343-0640  
516037184 E-mail/Text: bnc-quantum@quantum3group.com Nov 21 2018 00:16:10  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
516016982 +E-mail/PDF: gecsedri@recoverycorp.com Nov 21 2018 00:20:34  
Syncb/jcp, 4125 Windward Plaza,  
Alpharetta, GA 30005-8738  
516016983 +E-mail/PDF: gecsedri@recoverycorp.com Nov 21 2018 00:20:34  
Synchroly Financial,  
777 Long Ridge Road, Stamford, CT 06902-1247  
516016988 E-mail/Text: bankruptcy@td.com Nov 21 2018 00:16:22  
TD Bank N.A., Operations Center,  
PO Box 1377, Lewiston, ME 04243  
516245235 +E-mail/Text: bncmail@w-legal.com Nov 21 2018 00:16:28  
TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
516016991 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Nov 21 2018 00:15:08  
Verizon Wireless, PO Box 489, Newark, NJ 07101-0489  
516016993 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Nov 21 2018 00:15:08  
Verizon Wireless, PO Box 17120, Tucson, AZ 85731-7120  
516016992 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Nov 21 2018 00:15:08  
Verizon Wireless, PO Box 630024, Dallas, TX 75263  
516016990 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Nov 21 2018 00:15:08  
Verizon Wireless, 2000 Corporate Drive, Orangeburg, NY 10962-2624  
516016994 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 21 2018 00:16:03  
Victoria Secrets,  
PO Box 182128, Columbus, OH 43218-2128  
516016995 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 21 2018 00:16:04  
Victoria Secrets,  
PO Box 659562, San Antonio, TX 78265  
516016996 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 21 2018 00:16:04  
Victoria's Secret,  
PO Box 659728, San Antonio, TX 78265-9728  
516016997 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 21 2018 00:16:04  
Victoria's Secrets,  
PO Box 182117, Columbus, OH 43218-2117

TOTAL: 36

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516016972\* +Portfolio Recovery Associates, L.L.C., PO Box 12914, Norfolk, VA 23541-0914  
516016975\* +Pressler And Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020

District/off: 0312-2

User: admin  
Form ID: pdf901

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Total Noticed: 84

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516016973 ##+Portfolio Recovery Associates, L.L.C., 287 Independence, Virginia Beach, VA 23462-2962  
TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 22, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2018 at the address(es) listed below:

Avram D White on behalf of Debtor Paulette M Wright clistbk3@gmail.com,  
adwlawofficel@gmail.com;crismateo02@gmail.com;lawworkmorris31@gmail.com;whitear82230@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
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TOTAL: 5